

Analysis of the Acceptance of m-BCA and myBCA Digital Services and Their Impact on Customer Satisfaction at PT Bank Central Asia Tbk

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ABSTRACT

This study examines the influence of Perceived Ease of Use, Perceived Usefulness, and Perceived Security on Customer Satisfaction among users of BCA's digital banking applications, m-BCA and myBCA. This study employs a quantitative approach using data collected from 200 respondents through an online questionnaire. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that perceived ease of use and perceived usefulness have positive and significant impacts on customer satisfaction. In addition, perceived security plays a critical role in enhancing users' confidence and overall satisfaction. Moreover, perceived security is found to mediate the relationships between perceived ease of use and customer satisfaction, as well as between perceived usefulness and customer satisfaction, highlighting its function as a key psychological mechanism in the adoption of digital banking services.. The findings reinforce the relevance of the Technology Acceptance Model (TAM) in the context of mobile banking and highlight the strategic importance of usability, system benefits, and security assurance in enhancing user satisfaction. This study provides both theoretical contributions to the understanding of digital banking adoption and practical recommendations for improving the quality and security of BCA's mobile banking services.

INTRODUCTION

Internet usage in Indonesia has continued to grow significantly each year, with 54.68% or 143.26 million users recorded in 2017, increasing to 64.80% or 171.17 million users in 2018 (Rahmatika & Mediawati, 2020). This rapid increase illustrates society's growing dependence on digital technologies to meet daily needs, including economic activities and financial transactions. The acceleration of digital innovation has fundamentally reshaped the banking sector, especially regarding how financial services are delivered and accessed by customers. Through the implementation of digital banking systems, banks are able to enhance service efficiency while offering more flexible and practical transaction facilities via electronic platforms. However, this transformation also creates uncertainty for some users, particularly regarding security risks and limited knowledge of the benefits of digital technologies (Alalwan et al., 2017). Such concerns may affect users' willingness to adopt and use digital services, indicating that the success of information technology implementation within institutions is highly dependent on user satisfaction. This condition underscores the importance of understanding how digital technologies are accepted by society, especially within the context of digital financial services.

Digitalization in the banking industry has continued to develop in response to customers' increasing demand for fast, efficient, and always accessible transactions. Growing purchasing power and the need for responsive services have driven banks worldwide to innovate and develop digital products through information technology (Supriyanto et al., 2021). Services such as SMS Banking, Internet Banking, and Mobile Banking have become popular alternatives for conducting transactions without visiting physical branches, offering 24-hour access and real-time processing (Alalwan et al., 2017). Mobile banking, in particular, has emerged as the most widely used service due to its high level of flexibility via smartphones. Nonetheless, concerns regarding data security, online transaction risks, and perceptions that the technology is difficult to use continue to influence user acceptance of mobile banking (Sathiyamoorthy & Roxia, 2025). These issues indicate that the success of a digital service is determined not only by technological features but also by users' perceptions of ease, comfort, and security.

According to the 2018 Consumer Education Magazine report by the by Indonesia's Financial Services Authority (OJK), several major banks in Indonesia have aggressively implemented digital transformation to optimize internet banking and mobile banking services. BCA, for example, developed a digital banking strategy focused on micro and retail consumer segments while repositioning physical branch offices for wholesale banking needs (Harahap et al., 2025). Similarly, CIMB Niaga and BNI adopted digital-first approaches by reducing branch networks and enhancing mobile-based services, including digital account opening and QR code payments. These developments demonstrate a major structural shift toward digital-first strategies, in which mobile banking becomes the primary service delivery channel. The rise of fintech, which offers faster and more practical financial solutions, has intensified this

shift, prompting conventional banks to improve the quality of their digital services to remain competitive (Bank Indonesia, 2018; Chandra, 2018).

Mobile banking has become increasingly essential as users conduct various transactions from fund transfers to bill payments and e-money top-ups directly through their smartphones (Laukkanen, 2017). At the same time, fintech has grown rapidly in Indonesia and transformed traditional transaction patterns by enabling payments and transfers within seconds through digital platforms (Bank Indonesia, 2018). With internet penetration reaching 78.19% or approximately 215 million users in 2023 (APJII, 2023), the adoption of digital financial services has accelerated. This situation forces banks to enhance their mobile banking quality to compete with fintech platforms that offer speed, low transaction costs, and attractive promotions (Elvina & Rahmani, 2023).

Various mobile banking applications are available in Indonesia, including BCA Mobile, Mandiri Online, BRI Mobile, BNI Mobile, and CIMB Niaga Mobile. Based on the 2018–2022 Top Brand Banking rankings, m-BCA consistently holds the highest market share and remains the most widely used mobile banking application (Bagia et al., 2022). BCA by being one of the biggest private banks in Indonesia, has made a name for itself through its continuous innovations even in its products and services that cater to the needs of both retail and corporate customers. In line with ongoing digitalization efforts, BCA introduced two mobile banking applications m-BCA and myBCA to offer more diverse service options. m-BCA functions as a long-standing conventional application focused on basic banking transactions secured with mPIN, whereas myBCA provides a more modern platform with integrated accounts, credit card access, multi-device login, and biometric authentication (Alalwan et al., 2017). This dual-application strategy reflects BCA's attempt to accommodate varied user preferences in the digital era.

Despite these enhancements, the adoption rates of the two applications differ significantly. Although myBCA is equipped with more advanced features and modern security technologies, its user base remains very small compared to m-BCA. In 2023, m-BCA reported over 25 million active users, while myBCA had only around 60 thousand (Arifah & Widajantie, 2024). This difference indicates that the users have different views about the two applications regarding their usability, usefulness, and security. It is possible that the scant utilization of myBCA is a result of weak marketing, lack of user comprehension about the new functionalities, and users' inclination towards their regular apps. This situation points out the fact that sometimes the apps with better technology do not get a high user acceptance, thus reinforcing the applicability of the Technology Acceptance Model (TAM) in the explanation of user adoption behaviors.

Previous studies indicate that although mobile banking offers convenience, users remain concerned about data security risks, which may affect their satisfaction levels. Hernandez & David (2022) found that security risks can reduce satisfaction even when the application features are sophisticated. In addition, Amalia and Hastriana (2022) proved that the factors of usefulness, ease of use, features and security significantly affect customer satisfaction. Their study results demand for the m-BCA and myBCA user perceptions analysis to be done

deeply so that the interaction of perceived usefulness, ease of use and security in determining user satisfaction would be understood.

The present research is directly related to these controversies, as it intends to assess the consumers' impressions of the dimensions of the digital banking services, especially that of m-BCA and myBCA, in aspects of usefulness, ease of use, security, and satisfaction. Moreover, this research intends to identify the impact of perceived usefulness and perceived ease of use on customer satisfaction, to explore the interrelations of these factors with perceived security, and to evaluate the role of perceived security as a mediator in the interplay between perceived usefulness, perceived ease of use, and customer satisfaction. The study, in general, aims to contribute academic insights into the variables that impact the popularity of BCA's digital banking services.

LITERATURE REVIEW

Banking Management

The development of information technology has driven a major transformation in the banking industry, which is characterized by a shift from traditional services to digital services. The aforementioned transformation led to the emergence of digital banking management, which is the management of banking services based on technology and it aims to provide customers quick, safe and efficient access (Zavolokina et al., 2016). Digital banking management is one of the main components of the modern banking organisations' strategy to enhance the quality of the services offered by the application of digital technology such as mobile banking, internet banking and various financial applications.

Perceived Usefulness

Davis (1989) Define *perceived usefulness* as an individual's level of confidence that the use of a technology will improve their performance. Venkatesh and Davis (2003) affirms that *perceived usefulness* is a cognitive construct that reflects how much users assess the extent to which technology provides real benefits to their activities. In the context of digital banking, *perceived usefulness* related to the effectiveness, efficiency, and added value of the service perceived by the customer ((Laukkanen, 2017).

Perceived Ease of Use

Perceived *ease of use* (PEOU) is one of the main constructs in *Technology Acceptance Model* (TAM). According to Davis (1989), *perceived ease of use* is the user's level of assurance that the operation of a system does not necessitate much effort. A definition close to this is provided by Venkatesh and (2000) which states that perceived ease of use is a user's opinion about how easily a technology can be used, how well it can be comprehended with no or little difficulty, and how it does not present a drawback in its operational process.

Perceived Security

Perceived security is the user's subjective perception of the extent to which a digital system is able to protect personal data, transaction information, and

identity confidentiality during the process of using the service. Flavian (in Manalu et al., 2022) states that *perceived security* reflects customers belief that their confidential information will not be accessed or misused by unauthorized parties. Ha and Phan (in Yohanes, 2022) added that *perceived security* is related to the extent to which consumers believe in the security of digital payments or transactions made through online systems. In addition, Adityo (in Yoni et al., 2023) emphasized that *perceived security* includes users' belief that the technology used is able to protect sensitive data such as financial data and customer information.

Customer Satisfaction

Customer satisfaction is generally defined as post-purchase evaluation when customers compare service performance with their expectations (Tjiptono, 2014). Along these lines, Kotler and Keller (2016) elaborate that customer satisfaction is a positive or negative feeling resulting from the confrontation of the perceived service quality and the customer's original expectations. If performance is below expectations, then dissatisfaction arises; Nevertheless, when performance meets or surpasses expectations, customers experience satisfaction and may even feel highly satisfied.. Sunyoto (2015) also emphasized that satisfaction occurs when services can meet or exceed consumer expectations.

Hypothesis

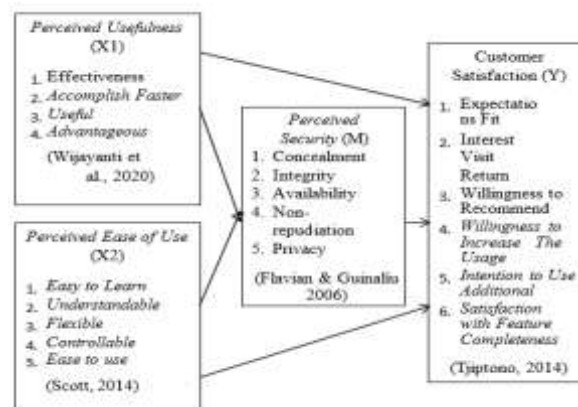


Figure 1: Research Model

1. **H1:** Perceived usefulness has a positive and significant effect on customer satisfaction in using m-BCA and myBCA digital services.
2. **H2:** Perceived ease of use has a positive and significant effect on customer satisfaction in the use of m-BCA and myBCA digital services.
3. **H3:** Perceived security has a positive and significant effect on customer satisfaction in using m-BCA and myBCA digital services.
4. **H4:** Perceived usefulness has a positive effect on perceived security in the use of m-BCA and myBCA digital services.
5. **H5:** Perceived ease of use has a positive effect on perceived security in the use of m-BCA and myBCA digital services.
6. **H6:** Perceived security mediates the effect of perceived usefulness on customer satisfaction in m-BCA and myBCA digital services.

7. **H7:** Perceived security mediates the effect of perceived ease of use on customer satisfaction on m-BCA and myBCA digital services.

METHODOLOGY

Type of Research

This study uses a quantitative method with a descriptive approach, which aims to systematically and accurately describe customer perceptions of perceived usefulness, perceived ease of use, perceived security, and satisfaction in using m-BCA and myBCA digital services (Soesana et al., 2023; Kristiyanti, 2023). Data was gathered through a questionnaire using a Likert scale of 1-5 (Sugiyono, 2022) that was available online via Google Forms so that access would be easier and anonymity for respondents could be preserved. The research variables were perceived usefulness and perceived ease of use as independent variables, perceived security as a mediation variable, and customer satisfaction as dependent variables (Wijayanti et al., 2020; Tjiptono, 2014; Ariani, 2017).

Sample

The population of this study is all BCA customers using m-BCA and/or myBCA in 2025, with the number of samples determined using the Lemeshow formula for an unknown population so that a minimum of 96 respondents were obtained, rounded to 100. The purposive sampling technique was applied based on the following criteria: active BCA customers for at least 6 months, using m-BCA/myBCA for at least the last 3 months, making transactions at least 2 times per month, being ≥ 18 years old, and willing to fill out a complete questionnaire (Sugiyono, 2022). Recruitment was conducted online through social media, and each respondent agreed to an informed consent that explained the purpose, confidentiality of data, and voluntariness of participation.

Data Analysis

Data analysis was carried out using descriptive analysis to describe respondent characteristics and answer tendencies, as well as Structural Equation Modeling analysis based on Partial Least Squares (SEM-PLS) through SmartPLS software. The SEM-PLS method was chosen because it can handle latent models, does not require assumptions of normality, and is suitable for relatively small samples (Ghozali, 2021; Hair et al., 2021). Model evaluation includes testing the outer model through convergent validity (factor loadings > 0.70 ; AVE > 0.50), discriminant validity, and reliability (Cronbach's Alpha and Composite Reliability > 0.70), as well as inner model evaluation through R-square, Q-square, path coefficients, t-statistics bootstrapping (> 1.96), and effect size (f^2).

RESEARCH RESULTS AND DISCUSSION

The R-Square value (R^2) is utilized to assess the extent to which the exogenous variables can explain the fluctuations in the endogenous variables within the PLS-SEM model. R^2 being high denotes a greater portion of the dependent variable variance being explained by its independent variable. In the present research, the R^2 value for the Customer Satisfaction variable was found

to be 0.626, meaning that the model included variables that could explain 62.6% of the customer satisfaction variance. Meanwhile, the R² coefficient for Perceived Security is 0.593, suggesting that 59.3% of changes in perceived security can be explained by constructs that act as predictors.

Table 1. F-Square Results

	f-square
Perceived Ease Of Use ->Customer Satisfaction	0.134
Perceived Ease Of Use -> Perceived Security	0.243
Perceived Security -> Customer Satisfaction	0.100
Perceived Usefulness ->Customer Satisfaction	0.060
Perceived Usefulness -> Perceived Security	0.199

The findings derived from the F-Square analysis highlighted the significant impact of every exogenous construct in the elucidation of the endogenous variables in the model. The value of F-Square gives an idea of how much an effect a variable has on other variables when it is incorporated into the structural model. In general, values of 0.02 = small, 0.15 = medium, and 0.35 = large (Cohen, 1988).

Table 2. Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Information
Perceived Ease Of Use -> Customer Satisfaction	0.348	0.349	0.077	4.547	0.000	Accepted
Perceived Ease Of Use -> Perceived Security	0.439	0.438	0.078	5.620	0.000	Accepted
Perceived Security -> Customer Satisfaction	0.303	0.303	0.073	4.174	0.000	Accepted
Perceived Usefulness -> Customer Satisfaction	0.230	0.224	0.060	3.810	0.000	Accepted
Perceived Usefulness -> Perceived Security	0.397	0.396	0.078	5.120	0.000	Accepted

Perceived Ease of Use Affects Customer Satisfaction

According to the hypothesis testing results, a p-value of 0.000 and a t-statistic of 4.547 were obtained, which led to the rejection of H0 and acceptance of H1. These results imply that the *Perceived Ease of Use* variable has a positive and significant impact on Customer Satisfaction. The results suggest that users' satisfaction will be higher if the digital banking application is easy to use in the sense of clear navigation, easy understanding of features, and straightforward transaction process.

The outcomes correspond to the Technology Acceptance Model (TAM) framework created by Davis (1989) that declares the notion of user-friendly functionality as one of the key points influencing user attitudes and experiences with the system. The ease of use reduces the cognitive burden on users and makes the transaction process more efficient, so that users feel comfortable and satisfied. Previous research has also corroborated these findings, as stated by (Alalwan et al., 2017) which states that ease of use is one of the important determinants in increasing the satisfaction of digital service users.

Within the context of digital banking, convenience plays a very critical role. Customers tend to judge the quality of service based on their experience when interacting with the app, including access speed, intuitive display, and ease of completing transactions without technical barriers. When all of these factors can be met, satisfaction will naturally arise because users feel helped and unburdened. Thus, the results of this study not only strengthen the TAM theory, but are also in line with various other empirical findings that show that ease of use is a fundamental aspect in creating customer satisfaction.

Perceived Ease of Use Affects Perceived Security

The second hypothesis testing yielded a p-value of 0.000 and a t-statistic of 5.620, thus the null hypothesis was rejected and the alternative hypothesis was accepted. These results indicate that Perceived Ease of Use positively and significantly affects Perceived Security. In other words, when a digital service feels easy to use, customers will judge that the system is well designed and secure.

These findings are in line with the statement of Venkatesh & Davis (2000), who explain that psychologically easy to operate systems provide users with a sense of control, thereby minimizing anxiety and increasing the perception regarding security. Ease of use also reduces the likelihood of input errors, wrong clicks, and confusion about transaction procedures, which are generally a source of inconvenience and insecurity for users.

Previous research by Kim et al. (2020) Lallmahomed et al. (2017), as well as Al-Marouf & Al-Emran (2018) also showed similar findings, that the perception of security increases when users feel the system is uncomplicated and provides a clear flow of transactions. In the context of digital banking, the perception of security is a very crucial factor because it relates to the protection of personal data and financial transactions. Therefore, the results of this study confirm that ease of use plays a direct role in building customer trust and security when transacting through digital applications.

Perceived Security Affects Customer Satisfaction

A p-value of 0.000 along with a t-statistic of 4.174 was acquired in the third hypothesis test leading to the rejection of H0 and acceptance of H3. The findings indicate that the impact of Perceived Security on Customer Satisfaction is positive and significant. This means that the higher the level of security that users feel, the greater the level of satisfaction they feel when using digital banking services.

These findings are supported by the literature that states that security is one of the most fundamental factors in the context of digital services as it is directly related to privacy protection, transaction security, and data misuse risk mitigation (Chong et al., 2010; Belanger et al., 2002). When users are confident that the system they are using is secure, they will feel more comfortable and confident in making transactions, thus strengthening their satisfaction with the service.

Several previous studies such as Suroso & Prabowo (2020), Lee & Lin (2005), and Ariffin et al. (2018) also show that security perception has an important role in shaping the satisfaction of digital service users. In the context of banking, a sense of security is a factor that greatly influences the loyalty and tendency of users to continue using services. Therefore, the findings of this study are consistent with the theoretical framework of customer satisfaction which proposes that a sense of security is part of the overall evaluation of service quality.

Perceived Usefulness Affects Customer Satisfaction

Fourth hypothesis testing results indicate that *Perceived Usefulness* had not only a positive but also a statistically significant effect on Customer Satisfaction with the p-value of 0.000 and the t-statistic of 3,810 meaning that H0 is rejected and H4 is accepted. Accordingly, the results imply that customers' perception of real benefits through the services rendered; like power to do work effortlessly, quick time and effective transactions, will make them feel satisfied.

In the TAM framework, *Perceived Usefulness* is the main determinant in assessing whether a technology provides added value for users (Davis, 1989). The higher the benefits felt, the more likely users are to feel satisfied and accept the use of the technology as part of their daily activities.

Several previous studies have validated the findings of this one, one of which is Oentario & Wulandari (2020), (Alalwan et al., 2017), and Pavlou (2003), who explained that the benefits felt by users have a direct impact on the level of satisfaction. Users will be satisfied when the application can provide significant convenience compared to conventional methods. In the context of digital banking, these benefits include fast transaction access, complete payment features, to easy balance checking and transaction history.

Perceived Usefulness Berpengaruh terhadap Perceived Security

The results of the fifth hypothesis test showed a p-value of 0.000 with a t-statistic of 5.120 so that H0 was rejected and H5 was accepted. This result indicates that the more the benefits or usefulness of a digital service are felt, the higher the perception of customer security when using it.

The results obtained are in line with the arguments presented by Chou et al. (2018) and Wong et al. (2020), who assert that technology perceived as useful is typically linked with systems that are stable, trustworthy, and well-established. When an app is considered to help increase productivity or facilitate financial activities, users will be more confident that the system is safe to use.

In the context of digital banking, systems that provide many benefits such as ease of transfer, fast payments, and real-time transaction notifications, generally have a high security mechanism. This ultimately increases the perception of customer security. These findings corroborate that benefits and security are two aspects that complement each other in shaping users' confidence and trust in digital services.

Perceived Ease of Use Affects Customer Satisfaction Through Perceived Security

The results of the sixth hypothesis test show that *Perceived Ease of Use* has an indirect influence on Customer Satisfaction through *Perceived Security*, with a p-value of 0.001 and a t-statistic of 3.208. Because it met the criteria of $p < 0.05$ and $t > 1.96$, H6 was declared accepted. These findings indicate that *Perceived Security* plays a mediator role in the relationship between *Perceived Ease of Use* and Customer Satisfaction.

When the application is easy to use, customers will feel more in control of the transaction process and understand the protection mechanism provided by the application. A good understanding of the security features, transaction flows, and verifications that arise during the use of the app will create a higher sense of security. A higher perception of security subsequently leads to greater user satisfaction. The outcome corresponds to previous investigations by Kim et al. (2008), Lallmahomed et al. (2017), and Moghavvemi et al. (2020), who proposed that the user's perception of security was influenced by the perception of easiness to use the technology, and these security perceptions were very important in determining the overall satisfaction of the user.

The Effect of Perceived Usefulness on Customer Satisfaction Mediated by Perceived Security

The seventh hypothesis was supported, as indicated by a p-value of 0.005 and a t-statistic of 2.815. These findings show that *Perceived Security* acts as a mediator in the relationship between *Perceived Usefulness* and Customer Satisfaction. This means that the benefits felt by users can increase satisfaction more strongly if supported by a high perception of security.

When users feel that the app is really helping their financial activities, users will have an expectation that the system is safe and reliable. When benefits and a sense of security are present at the same time, user satisfaction increases significantly. This corroborates the results of previous research (Pavlou, 2003; Alalwan et al., 2018; Oentario & Wulandari, 2020) which emphasizes that the combination of benefits and security is the main key to the formation of digital service user satisfaction.

CONCLUSIONS AND RECOMMENDATIONS

This research investigated the effects of Perceived Ease of Use, Perceived Usefulness, and Perceived Security on Customer Satisfaction among m-BCA and myBCA users using the PLS-SEM approach. The findings show that perceived ease of use has a positive and significant impact on customer satisfaction and perceived security, thus supporting the importance of user-friendly navigation, clear interface design, and hassle-free transaction processes. Perceived Security also shows a strong positive effect on satisfaction, highlighting the crucial role of data protection, verification clarity, and system reliability in shaping user trust. Furthermore, Perceived Usefulness significantly influences both satisfaction and perceived security, indicating that when an application is perceived as beneficial and efficient, users tend to feel safer and more satisfied. Also, the indirect effects were recognized, wherein perceived security mediates the link between ease of use and satisfaction and between usefulness and satisfaction. Theoretically, these results add to the Technology Acceptance Model (TAM) by illustrating that perceived ease of use and usefulness not only impact attitudes and satisfaction but also significantly determine security perceptions. In practice, the research implies that BCA needs to improve usability, reinforce digital security training, create value-added features, and keep on upgrading security measures like multi-factor authentication and AI-based fraud detection, among others.

ADVANCED RESEARCH

Despite its contributions, this study has several limitations, including the absence of respondent domicile data, which restricts geographical analysis, as the application of non-probability sampling restricts the extent to which the findings can be generalized. The study also focuses on only four variables, excluding other potentially relevant factors such as trust, system quality, service quality, or user experience. Additionally, the cross-sectional design does not capture changes in user perceptions over time, even though digital banking behavior is dynamic. Therefore, future research is encouraged to include additional variables, adopt probability sampling methods, and employ longitudinal designs to capture evolving user behavior. Comparative studies across different banks or digital banking platforms may also provide deeper insights into technological preferences among Indonesian consumers. In summary, this research's results are believed to be helpful in the process of advancing theory in technology acceptance research and at the same time, they will act as a foundation for applying strategies in improving the quality, security and customer satisfaction of digital banking services.

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